

<i>SERFF Tracking Number:</i>	<i>LMBR-125447966</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lumbermen's Underwriting Alliance</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>2008-08-IM-F</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Commercial Inland Marine Independent Forms</i>		
<i>Project Name/Number:</i>	<i>Terrorism Endorsements and Disclosure Notice/2008-08-IM-F</i>		

Filing at a Glance

Company: Lumbermen's Underwriting Alliance

Product Name: Commercial Inland Marine SERFF Tr Num: LMBR-125447966 State: Arkansas

Independent Forms

TOI: 09.0 Inland Marine

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 09.0000 Inland Marine Sub-TOI

Co Tr Num: 2008-08-IM-F

State Status: Fees verified and received

Combinations

Filing Type: Form

Co Status: Pending

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Author: Donna Bauman

Disposition Date: 02/06/2008

Date Submitted: 01/23/2008

Disposition Status: Approved

Effective Date Requested (New): 01/01/2008

Effective Date (New): 01/01/2008

Effective Date Requested (Renewal): 01/01/2008

Effective Date (Renewal):
01/01/2008

State Filing Description:

General Information

Project Name: Terrorism Endorsements and Disclosure Notice

Status of Filing in Domicile: Pending

Project Number: 2008-08-IM-F

Domicile Status Comments: Not yet approved.

Filed same time as this filing.

Reference Organization: N/A

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/06/2008

State Status Changed: 02/06/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Lumbermen's Underwriting Alliance has enclosed for your review and approval, revised Terrorism endorsements in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007.

The endorsements include LM 09 52 01 08 – Cap on Losses from Certified Acts of Terrorism; LM 09 53 01 08 – Exclusion of Certified Acts of Terrorism; and LM 09 85 01 08 – Disclosure Pursuant to Terrorism Risk Insurance Act.

SERFF Tracking Number: LMBR-125447966 State: Arkansas
Filing Company: Lumbermen's Underwriting Alliance State Tracking Number: EFT \$50
Company Tracking Number: 2008-08-IM-F
TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations
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These endorsements supersede all terrorism endorsements previously filed and approved.

To expedite this filing, the above endorsements along with the Expedited Transmittal Document for Terrorism Risk Forms and Pricing and any appropriate state filing forms are included in this filing.

Also, enclosed for informational purposes, is a copy of LL 99 98 01 08 – LUA Notice and Offer of Terrorism Coverage. The Disclosure Notice has been updated to include changes regarding the Terrorism Risk Insurance Program Reauthorization Act of 2007.

We request a January 1, 2008 effective date for new and renewal policies. Your consideration is greatly appreciated.

Company and Contact

Filing Contact Information

Donna Bauman,
1905 N.W. Corporate Blvd.
Boca Raton, FL 33431-7303
Donna.Bauman@ins-lua.com
(561) 994-1900 [Phone]
(561) 988-8297[FAX]

Filing Company Information

Lumbermen's Underwriting Alliance
1905 N.W. Corporate Blvd.
Boca Raton, FL 33431-7303
(561) 994-1900 ext. [Phone]
CoCode: 23108
Group Code:
Group Name:
FEIN Number: 43-0799570
State of Domicile: Missouri
Company Type: Commercial
Property and Casualty
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

SERFF Tracking Number: *LMBR-125447966* *State:* *Arkansas*
Filing Company: *Lumbermen's Underwriting Alliance* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *2008-08-IM-F*
TOI: *09.0 Inland Marine* *Sub-TOI:* *09.0000 Inland Marine Sub-TOI Combinations*
Product Name: *Commercial Inland Marine Independent Forms*
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lumbermen's Underwriting Alliance	\$50.00	01/23/2008	17624057

SERFF Tracking Number:	LMBR-125447966	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	02/06/2008	02/06/2008

<i>SERFF Tracking Number:</i>	<i>LMBR-125447966</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>2008-08-IM-F</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Commercial Inland Marine Independent Forms</i>		
<i>Project Name/Number:</i>	<i>Terrorism Endorsements and Disclosure Notice/2008-08-IM-F</i>		

Disposition

Disposition Date: 02/06/2008

Effective Date (New): 01/01/2008

Effective Date (Renewal): 01/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	LMBR-125447966	State:	Arkansas
Filing Company:	Lumbermen's Underwriting Alliance	State Tracking Number:	EFT \$50
Company Tracking Number:	2008-08-IM-F		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0000 Inland Marine Sub-TOI Combinations
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	LUA Notice and Offer of Terrorism Coverage	Approved	Yes
Form	Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form	Exclusion of Certified Acts of Terrorism	Approved	Yes
Form	Disclosure Pursuant to Terrorism Risk Insurance Act	Approved	Yes

SERFF Tracking Number: LMBR-125447966 State: Arkansas

Filing Company: Lumbermen's Underwriting Alliance State Tracking Number: EFT \$50

Company Tracking Number: 2008-08-IM-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0000 Inland Marine Sub-TOI Combinations

Product Name: Commercial Inland Marine Independent Forms

Project Name/Number: Terrorism Endorsements and Disclosure Notice/2008-08-IM-F

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	LUA Notice and Offer of Terrorism Coverage	LL 99 98	01 08	Disclosure/ Replaced Notice	Replaced Form #:0.00 LL 99 98 01 07 Previous Filing #:		LL 99 98 01 08.pdf
Approved	Cap on Losses from Certified Acts of Terrorism	LM 09 52	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #:		LM 09 52 01 08.pdf
Approved	Exclusion of Certified Acts of Terrorism	LM 09 53	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 Previous Filing #:		LM 09 53 01 08.pdf
Approved	Disclosure Pursuant to Terrorism Risk Insurance Act	LM 09 85	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 LM 09 85 03 06 Previous Filing #:		LM 09 85 01 08.pdf



LUMBERMEN'S UNDERWRITING ALLIANCE

LUA Notice and Offer of Terrorism Coverage

The Terrorism Risk Insurance Act as amended in 2007 establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that, to be certified, an act of terrorism must be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the government or population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism that is certified under the federal program as an act of terrorism. The policy's other provisions will still apply to such an act. Your decision is needed on this question: Do you choose to pay the premium for terrorism coverage stated in this offer of coverage, or do you reject the offer of coverage and not pay the premium? You may accept or reject this offer.

See the section of this Notice titled Disclosure Of Premium and Election of Coverage. If you choose to accept this offer of coverage, your premium will include the additional premium for terrorism as stated in the disclosure. The premium charged for this coverage does not include any charges for the portion of the loss that may be covered by the Federal Government.

Please note that in some states, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism in those states --- coverage for such fire losses will be provided in your policy (if this is a renewal policy: will continue to be provided in your policy). The additional premium just for such fire coverage is separately stated in the disclosure. If you reject the offer described above for terrorism coverage, this premium is due.

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share is 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. There is a \$100 billion dollar cap that limits federal reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Disclosure of Premium and Election of Coverage

_____ I hereby **accept** the offer of terrorism coverage for an annual premium \$ _____. Please note that this amount is based on the most current information available to us on the date of this notice and could vary at policy issuance.

_____ I hereby **reject** the offer of terrorism coverage. The premium for terrorism (fire only) coverage is \$ _____.
I understand that an exclusion for certain terrorism losses will be made part of this policy.

Named Insured's Signature (Owner or Authorized Officer)

Date

Print Name

Account Number/Policy Number/Effective Date

Return the signed statement to: **LUA Centralized Processing, 1905 NW Corporate Blvd., Boca Raton, Florida 33431.**

DATED:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

CARGO, STOCK IN TRANSIT AND TRIP TRANSIT COVERAGE FORM
COURSE OF CONSTRUCTION COVERAGE FORM
EQUIPMENT COVERAGE FORM
FLOOR PLAN COVERAGE FORM
INSTALLATION FLOATER COVERAGE FORM

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

CARGO, STOCK IN TRANSIT AND TRIP TRANSIT COVERAGE FORM
COURSE OF CONSTRUCTION COVERAGE FORM
EQUIPMENT COVERAGE FORM
FLOOR PLAN COVERAGE FORM
INSTALLATION FLOATER COVERAGE FORM

SCHEDULE

The **Exception Covering Certain Fire Losses** (Paragraph **C**) applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

State(s)	Coverage Form, Coverage Part Or Policy
CA, ME, MO, OR and WI	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

B. The following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph **B.** applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

D. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) \$

This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(s):

Additional information, if any, concerning the terrorism premium:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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<i>Company Tracking Number:</i>	<i>2008-08-IM-F</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0000 Inland Marine Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Commercial Inland Marine Independent Forms</i>		
<i>Project Name/Number:</i>	<i>Terrorism Endorsements and Disclosure Notice/2008-08-IM-F</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	LMBR-125447966	State:	Arkansas
Filing Company:	Lumbermen's Underwriting Alliance	State Tracking Number:	EFT \$50
Company Tracking Number:	2008-08-IM-F		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0000 Inland Marine Sub-TOI Combinations
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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	02/06/2008
Comments:				
Attachment:				
EFTD.pdf				

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) **AR**

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Lumbermen's Underwriting Alliance	MO	23108	43-0799570

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Donna Bauman 1905 NW Corporate Blvd. Boca Raton, FL 33431-7303	(800) 327-0630 x291	(561) 988-8297	donna.bauman@ins-lua.com

Filing information

Line of Insurance (see attachment)	09.0 Commercial Inland Marine
Company Program Title (Marketing title) (if applicable)	Independent Forms
Filing Type ** see note below	Form
This application is used with:	
Effective Date Requested	01-01-2008
Filing date	01-23-2008
Company Tracking Number	2008-08-IM-F
Date filing approved in domiciliary state, if applicable	Not approved yet. Filed same date as this filing.

	<u>Component/Form Name</u> <u>/Description/Synopsis</u>	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	LUA Disclosure Notice and Offer of Terrorism Coverage	LL 99 98 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	LL 99 98 01 07	
02	Cap on Losses from Certified Acts of Terrorism	LM 09 52 01 08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03	Exclusion of Certified Acts of Terrorism	LM 09 53 01 08	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	Disclosure Pursuant to Terrorism Risk Insurance Act	LM 09 85 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	LM 09 85 03 06	

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☒ Is in compliance with the terms of the Terrorism Risk Insurance Act of 2007 and the laws of this state; and
- ☒ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Donna Bauman

P&C Filing Analyst

Signature

Print Name:

Title: